



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Prunes

California

Crop Insured

All prunes in the county are insurable if:

- A premium rate is provided by the actuarial documents;
- You have a share;
- Grown for the production of natural condition prunes;
- Grown in an orchard that, if inspected, RMA considers acceptable; and
- Grown on trees that have reached at least the seventh growing season.

Counties Available

Prunes are insurable in Butte, Colusa, Fresno, Glenn, Madera, Merced, Santa Clara, Solano, Sonoma, Sutter, Tehama, Tulare, Yolo and Yuba counties. Prunes in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire³
 Insects⁴
 Plant disease⁴
 Volcanic eruption
 Wildlife⁵

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.

⁴But not damage due to insufficient or improper application of control measures.

⁵Unless wildlife control measures have not been taken.

Important Dates

Sales ClosingJanuary 31
 Acreage Report DueMarch 1

Insurance Period

Coverage begins each crop year on March 1. The end of the insurance period for each crop year is October 1.

Coverage Levels and Premium Subsidies

Individual amounts of insurance are based on a grower's production history. Each grower's approved average yield is calculated from 4 to 10 years of production records provided to an insurance agent. You can choose a coverage level ranging from 50 to 75 percent of your approved average yield and 55 to 100 percent of a price announced by USDA, or Catastrophic Risk Protection (CAT) coverage based on 50 percent of your approved yield and 55 percent of the price.

Price Election

The price used to calculate your premium and indemnity.

Prunes.....**\$836 per ton**

Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Loss Example

Assume 65-percent coverage, 100-percent price election of \$835 per ton, an average yield of 2 tons per acre, and 100-percent share.

2.0 Tons per acre average yield
 x .65 Coverage level

1.3	Tons per acre guarantee
- .5	Tons per acre actually produced
0.8	Tons per acre loss
<u>x \$ 836</u>	Price election per ton (at 100 percent)
\$669	Gross indemnity per acre

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA web site at: <http://www3.rma.usda.gov/apps/agents/>

Regional Contact

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